

Claims

1. An E-Acquisition System comprising:
a client interface system configured to accept event request data from at least one client; and

5 a computerized account processing system communicating with said client system to facilitate product or service fulfillment for said client, said account processing system further comprising:

at least one handler system configured to facilitate said event request from said client; and

10 at least one worker utility invoked by said handler system to perform tasks associated with said event request.

2. The system of claim 1, wherein said account processing system resides on an application server;

3. The system of claim 2, wherein said application server is a J2EE-compliant Java Application Server.

4. The system of claim 1, wherein said handler is a software module deployed as a Java Object.

5. The system of claim 1, further comprising a dispatcher for directing event requests from said client to the appropriate handler.

20 6. The system of claim 1, wherein said worker is configured to perform a specific task by communicating with an interface.

7. The system of claim 6, said interface consisting of any one of the following: credit bureaus, databases, new card services, card authorization services, general accounts system, and new card services

25 8. The system of claim 1, wherein said handler is configured to facilitate a new account application process.

9. The system of claim 1, wherein said handler is configured to execute fulfillment logic to deliver said products or services.

10. The system of claim 1, wherein said handler is configured to facilitate an authentication of a user.

11. The system of claim 1, wherein said handler is configured to facilitate a sign-on process for online users.

5 12. The system of claim 1, said handler configured with communication protocols for communicating with the workers.

13. The system of claim 1, wherein said worker is a discrete unit of work to perform a specific task.

10 14. The system of claim 1, wherein said event request further comprises an event selected from a group of events consisting of online banking account set-up, credit bureau access, epay account set-up, brokerage account set-up, membership banking set-up, user authentication, electronic payment, savings account set-up, checking account setup, and rewards program setup.

15 15. The system of claim 1, further comprising one or more of the following workers:

- an email worker;
- a CBI worker;
- an application specific worker;
- a profile worker; and
- 20 a data capture worker.

16. The system of claim 1, wherein said worker is a CBI worker.

17. The system of claim 16, said CBI worker is configured with suitable protocols for communicating with a CBI server; wherein said CBI server interfaces with at least one credit bureau.

25 18. The system of claim 1, further comprising a web server user interface.

19. An E-Acquisition system comprising:

a client interface system, interfacing with an E-Acquisition server, for receiving product or service event requests from multiple clients; said E-Acquisition server, comprising at least two workers configured to process one or more tasks to facilitate

said event request; wherein at least one of said workers is a performance tracking worker configured to track the performance of one or more tasks;

at least two handlers for processing product or service requests received from said client by invoking said at least two workers to perform tasks associated with said event request; wherein at least one of said at least two handlers is a test handler configured to test for component availability and report status to said client; and

a dispatcher for receiving said event requests and forwarding to said handler to fulfill said event request.

20. An E-Acquisition method of facilitating event requests comprising the steps of:
receiving an event request;
determining which handler is appropriate to direct said event request;
directing said event request to said appropriate handler, wherein said handler executes a collection of business rules; and

invoking, by said appropriate handler, one or more workers to perform tasks to complete said business rules.

21. The method of claim 20, wherein said event request is from a client.

22. The method of claim 20, wherein said event request is from an applicant.

23. The method of claim 20, further comprising the step of developing said handler to implement application-specific business rules.

24. The method of claim 20, further comprising the step of developing said worker according to task-specific tasks associated with the completion of an event request.

25. The method of claim 20, further comprising the step of invoking a test handler to test component availability.

26. The method of claim 20, further comprising the step of invoking a performance tracking working to track the performance of data throughput.

27. The method of claim 20, further comprising the step of retrying said event request if a previous attempt at fulfilling said event request fails.

28. The method of claim 20, further comprising the step of preventing duplicate processing of event requests by determining if said event request originated from a substantially similar application.

29. The method of claim 28, wherein the determining step further comprises the step of comparing previously submitted application data with pending application data to determine if said data is substantially similar and, if similar, returning an error message in response to said event request.

30. The method of claim 20, further comprising the step of collecting background information associated with said event request.

31. A method for using of an e-acquisition system comprising the steps of:
providing an E-Acquisition system comprising a dispatcher, at least one handler and at least one worker;

allowing a client to interface with said E-Acquisition system to facilitate the processing of an applicant event request;

receiving from said client, computerized data relating to said event request;

determining the type of said event request submitted by client;

in accordance with said type of request, routing said event request, using said dispatcher, to an appropriate handler to perform the business rules associated with said event request;

using said appropriate handler, directing the processing of said event request by invoking one or more of said workers to carry out specific tasks;

performing said tasks, by said worker, in order to complete said event request;
and

providing response to said client.

32. The method of claim 31, the event request comprising a request to process an applicant's online application

33. The method of claim 32, wherein said event request comprises applying for a credit card product.

34. The method of claim 31, further comprising the steps of:
invoking a first worker to capture said computerized data; and
storing said computerized data in a database.
35. The method of claim 34, further comprising the step of:
invoking a second worker to facilitate communication with at least one credit
bureau to request and retrieve credit decisioning information associated with said
applicant.
36. The method of claim 35, further comprising the steps of:
invoking a third worker to open an account;
invoking a fourth worker to authenticate said applicant; and
invoking a fifth worker to return said event request result to said client.
37. A method of using the E-Acquisition System comprising the steps of:
developing a web interface for communicating over a distributed network with
applicants;
posting web pages to said applicant's computer;
retrieving application data from said applicant;
configuring interface to facilitate communication with an E-Acquisition system;
using a request handler, forwarding said application data to the E-Acquisition
system for application processing; and
receiving from said E-Acquisition system information responsive to said
application processing.
38. The method of claim 37, further comprising the steps of:
developing one or more application specific workers to perform tasks to
complete application processing; and
integrating said one or more application specific workers into said E-
Acquisition system.